Case 24-22746-GLT Doc 14 Filed 11/24/24 Entered 11/25/24 00:32:26 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:				
Debtor 1:	Tammy L. Straughn	Social Security number or ITIN: XX	xxx-xx-9237	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:		
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	11/7/24
Case number:	24-22746-GLT			

#### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	<b>About Debtor 2:</b>
1.	Debtor's full name	Tammy L. Straughn	
2.	All other names used in the last 8 years		
3.	Address	152 Edgewood Avenue Grove City, PA 16127	
	<b>B</b> 1 1	Donald R. Calaiaro	Contact phone 412-232-0930
4.	<b>Debtor's attorney</b> Name and address	Calaiaro Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222–3708	Email: dcalaiaro@c-vlaw.com
5.	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open:
	Documents in this case may be filed at this address.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Contact phone 412–644–2700
			Date: 11/22/24

For more information, see page 2

Debtor Tammy L. Straughn Case number 24–22746–GLT

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to: <a href="https://www.iustice.gov/ust/moc">https://www.iustice.gov/ust/moc</a>		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive	Filing deadline: 3/14/25 a discharge		
GCGGGIII I GC	under U.S.Ć. § 1328(f), or  a complaint if you want to have a particular debt excepted from discharge			
	under 11 U.S.C. § 523(a)(2) or (4).  Deadline for all creditors to file a proof of claim (except governmental units):  Filing deadline: 1/16/25			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/5/25		
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> .  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan, objections and hearing  The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by trustee and will be held immediately following the meeting of creditors on: 1/13/25 at 11:00 AM, Location: Same location as the Meeting of Creditors.		rs on:		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicentested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trus determine that the objection has been withdrawn, and the plan has a means forbidden by law without receiving evidence on such issues.	clerk's office and served on the debtor, o later than 7 days before meeting of creditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts beld according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to colled as provided in the plan. If you want to have a particular debt excep 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

# Case 24-22746-GLT Doc 14 Filed 11/24/24 Entered 11/25/24 00:32:26 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-22746-GLT Tammy L. Straughn Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Nov 22, 2024 Form ID: 309iPGH Total Noticed: 34

The following symbols are used throughout this certificate:

#### Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

<b>Recip ID</b> db		Recipient Name and Address Tammy L. Straughn, 152 Edgewood Avenue, Grove City, PA 16127-1657
aty	+	Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
16457720		Automated Fueling, 645 Route 422, New Castle, PA 16101
16457724	+	Cascade Express, 500 S. Cascade Street, New Castle, PA 16101-4242
16457728		Deutsche Bank National Trust Company, c/o Michael T. McKeever, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16457729		Deytsche Bank National Trust Company, c/o Michael T. McKeever, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16457730	+	Discover Card, P.O. Box 71081, Charlotte, NC 28272-1081
16457733	+	JT Trucking, Inc., 637 Branchton Road, Slippery Rock, PA 16057-2220
16457734	+	Keystone Spring, 112 35th Street, Pittsburgh, PA 15201-1900
16457735		LENDINGPOINT, 1201 ROBERTS BLVD, SUITE 200, KENNESAW GA 30144-3612 address filed with court:, Lending Point LLC, 1201 Roberts Boulevard, Building B200, Kennesaw, GA 30144
16457736	+	One Call Rentals, c/o Donald L. Phillips, Esquire, 800 Lawyers Building, 428 Forbes Avenue, Pittsburgh, PA 15219-1614
16457739	+	S&G Gas & Oil, 205B South Duffy Road, Butler, PA 16001-2789
16457740	+	Select Portfolio Servicing Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84199-0001
16457742		TN Comerce Bank, 381 Mallory Street, Suite 207, Franklin, TN 37067
16457741	+	Thomas J. Bashara, II, Esquire, 14 North Mercer Street, Suite 300, New Castle, PA 16101-3730
16457743	+	Triangle Gasoline, P.O. Box 30, Butler, PA 16003-0030

TOTAL: 16

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: dcalajaro@c-vlaw.com	Date/Time	Recipient Name and Address
aty		Nov 23 2024 00:54:00	Donald R. Calaiaro, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Nov 23 2024 00:55:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 23 2024 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 23 2024 04:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov		

Case 24-22746-GLT Doc 14 Filed 11/24/24 Entered 11/25/24 00:32:26 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0315		User: auto	Page 2 of 3
Date Rcvd: Nov 22, 2024		Form ID: 309iPGH	Total Noticed: 34
		Nov 23 2024 00:56:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
16457719	^ MEBN	Nov 22 2024 23:48:10	ATG Credit, 1700 W Cortland St., Ste. 205, Chicago, IL 60622-1200
16457721	EDI: BANKAMER	Nov 23 2024 04:43:00	Bank of America, 4060 Ogletown, Newark, DE 19713
16457722	+ EDI: TSYS2	Nov 23 2024 04:43:00	Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014
16457723	+ EDI: CAPITALONE.COM	Nov 23 2024 04:43:00	Capital One, P.O. Box 70884, Charlotte, NC 28272-0884
16457725	^ MEBN	Nov 22 2024 23:49:06	Chrysler Capital, P.O. Box 961211, Fort Worth, TX 76161-0211
16457726	+ Email/PDF: creditonebknotifications@resur	rgent.com Nov 23 2024 00:10:11	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
16457727	+ EDI: MAXMSAIDV	Nov 23 2024 04:43:00	Department of Ed/AIDV, P.O Box 300001, Greenville, TX 75403-3001
16460366	EDI: DISCOVER	Nov 23 2024 04:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16457731	+ Email/Text: ElectronicBankruptcyNotices@	<sup>®</sup> fnb-corp.com Nov 23 2024 00:55:00	First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
16457732	+ EDI: AMINFOFP.COM	Nov 23 2024 04:43:00	First Premier Bank, ATTN: Bankruptcy Dept., PO Box 5524, Sioux Falls, SD 57117-5524
16457735	Email/Text: Bkynotices@lendingpoint.com	Nov 23 2024 00:55:00	Lending Point LLC, 1201 Roberts Boulevard, Building B200, Kennesaw, GA 30144
16459119	Email/PDF: resurgentbknotifications@resur	rgent.com Nov 23 2024 00:09:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16457737	+ EDI: PENNDEPTREV	Nov 23 2024 04:43:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16457737	+ Email/Text: RVSVCBICNOTICE1@state.p	Nov 23 2024 00:56:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16457738	+ Email/Text: bankruptcy@petalcard.com	Nov 23 2024 00:55:00	Petal Card Inc., P.O. Box 105168, Atlanta, GA 30348-5168

TOTAL: 22

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address
cr Deutsche Bank National Trust Company, as Trustee f

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Case 24-22746-GLT Doc 14 Filed 11/24/24 Entered 11/25/24 00:32:26 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Nov 22, 2024 Form ID: 309iPGH Total Noticed: 34

Date: Nov 24, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed

below:

Name Email Address

Brent J. Lemon

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2004-HE4,

Mortgage Pass-Through Certificates, Series 2004-HE4 blemon@kmllawgroup.com, lemondropper75@hotmail.com

Donald R. Calaiaro

on behalf of Debtor Tammy L. Straughn dcalaiaro@c-vlaw.com

kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;appaku@c-vlaw.com;Calairo.DonaldR.

R141044@notify.bestcase.com; amoody@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

TOTAL: 4